

Certificate Number: 20668-NJ-DE-037831480

Bankruptcy Case Number: 23-18253



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 5, 2023, at 3:50 o'clock PM EDT, Tonya L Honey completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 8, 2023 By: /s/Consuelo v Gerhardt

Name: Consuelo v Gerhardt

Title: Financial Educator